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On page 9, please replace lines 1 - 20 (ie, the first six paragraphs) with the following.

Fig 4 is a schematic view of the cellphone 24, which has a body 80 housing the loudspeaker 54 (shown in Fig 3), the microphone 56 (shown in Fig 3), keypad 62, the graphics display 58, the antenna 70, and the IrDA port 60.

Referring to Figs 5 and 6, the controller 52, which is responsible for the operation of the device 24 (shown in Fig 3), comprises a microprocessor 90, a volatile memory 92, a non-volatile memory 94, and an interface, I/F, 94A 94 for outputting and for receiving control signals.

As is known to those of skill in the art, the non-volatile memory 94, which may be EEPROM, stores the control programs 96 (Fig 6) required for radio communication and for controlling the port 60 of Fig. 3. When a user of the cellphone 24 activates a control switch (not shown), the cellphone 24 executes a routine in the control programs 96 for transmitting and receiving signals via the port 60.

As is also known to those of skill in the art, the volatile memory 92, which may be RAM, records transmission and reception control information required for radio communication, including dial information.

The microprocessor 90 of Fig. 5 uses the stored control

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programs 96 of Fig 6 to execute control processes relating to radio communication.

In use, the microprocessor 90 of Fig 5 loads the required control programs 96 of Fig 6 from the EEPROM 94 of Fig 5 into the RAM 92. The microprocessor 90 also loads an authorization request facility in the form of an ATM transaction program 98 from the EEPROM 94 into the RAM 92.

On page 11, please replace lines 15 - 19 with the following:

To execute this transaction, the user 110 approaches ATM 14 and aligns the IR port 60 (Fig 3), which may take the form of an IR port, with the communications port 42, also called an IRDA port, in the user interface 40 of the ATM 14.

The user 110 transmits the received transaction authorization and the unique transaction program identifier to the ATM 14 using the IR port/communication port 60 and communications port/IRDA port 42, as illustrated by broken line 112.